

EUO OF LOUISE GRAVES

EUO

March 02, 2021



Lindsey Perry, LCR, RPR, CRR

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Videoconference Examination Under Oath of:
LOUISE GRAVES
Taken on behalf of Owners Insurance Company
March 2, 2021
Commencing at 9:23 a.m.

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A P P E A R A N C E S

For Owners Insurance Company:

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For the Insured, Louise Graves:

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Also Present:

MR. CHUCK GRAVES

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I N D E X

Page

Examination By Mr. Goldammer	5
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E X H I B I T S

Page

Exhibit No. 1 Sworn Statement in Proof of Loss Signed June 1, 2018	15
Exhibit No. 2 Sworn Statement in Proof of Loss Signed October 7, 2020	17
Exhibit No. 3 Helping Hands General Contractors Estimate dated July 10, 2020	22

S T I P U L A T I O N S

The videoconference examination under oath of LOUISE GRAVES was taken on behalf of Owners Insurance Company, with all participants appearing at their respective locations, on March 2, 2021, for all purposes under the Tennessee Rules of Civil Procedure.

It is agreed that LINDSEY R. PERRY, LCR, RPR, CRR, CSR, Court Reporter for the State of Tennessee, may swear the witness, and that the reading and signing of the completed transcript by the witness are not waived.

1 * * *

2
3 THE REPORTER: Good morning. My name is
4 Lindsey Perry, licensed court reporter with
5 Elite-Brentwood Reporting Services, LCR No. 790.

6 Today's date is March 2, 2021, and the
7 time is approximately 9:23 a.m. Central. This is
8 the examination under oath of Louise Graves.

9 At this time, if any of the parties have
10 an objection to my administering the oath to the
11 witness via videoconference, please state your
12 objection now.

13
14 * * *

15 LOUISE GRAVES
16 was called as a witness, and after having been first
17 duly sworn, testified as follows:

18
19 EXAMINATION

20 QUESTIONS BY MR. GOLDAMMER:

21 Q. All right, ma'am. My name is Ben Goldammer.
22 I represent Owners Insurance Company. Hopefully
23 this will be pretty fast today. I'm not going to
24 take up much of your time.

25 We're here today to take what's called an

1 examination under oath, and it -- your lawyer has
2 probably explained this to you, but what that means
3 is that your insurance policy provides that the
4 insurance company has the right to ask you questions
5 under oath about the claim you have submitted.

6 Do you understand that?

7 A. Yes.

8 Q. All right. And you're represented by
9 counsel here today who is Mr. Songstad; is that
10 correct?

11 A. Yes.

12 Q. At the end of this process, the court
13 reporter will type up everything you say and
14 everything I say. You will then be given the
15 opportunity to review your transcript and make any
16 changes within 30 days, okay?

17 A. Yes, sir.

18 Q. All right. Have you ever given a deposition
19 before?

20 A. Nope, not that I remember.

21 Q. Okay. Well, I'll -- I used the word
22 "deposition" because I assume if I'd asked you if
23 you'd ever taken an examination under oath, you
24 would have said "no," but just a couple of things to
25 keep in mind.

1 First off, you're under oath here today, and
2 so obviously that means you have to tell the truth.
3 I know you'll do that. That's the first thing I
4 tell everybody.

5 Second is it's crucial that we communicate.
6 So if you can't hear me -- because I notice you're
7 kind of turning your head a little bit. If you're
8 having trouble or you don't understand my question,
9 it's imperative that you tell me.

10 Does that make sense?

11 A. Yes, sir.

12 Q. Okay. Because if you answer a question,
13 I'll assume you understood it. And by the same
14 token, if you don't understand a question, I want
15 you to stop and tell me you don't understand, okay?

16 A. Okay. Yeah. Okay.

17 Q. Last, people have a natural habit of
18 communicating through headshakes or "uh-huh,"
19 "huh-uh." If you do that, I'll probably say, you
20 know, "You have to say 'yes,'" or, "You have to say
21 'no.'"

22 A. Okay.

23 Q. It's not me trying to be rude to you, but
24 the court reporter can't type down a headshake.

25 A. I understand.

1 Q. Okay. The property that we're here to talk
2 about today is 3525 East End Drive, right?

3 MR. GRAVES: 3523.

4 THE WITNESS: Yeah, 3523.

5 BY MR. GOLDAMMER:

6 Q. Yes, ma'am.

7 A. Yeah. Uh-huh. Yes. Yes, sir.

8 Q. And when did you first purchase that
9 property?

10 A. I don't remember the year. I don't know.
11 We was in business 37 years, but I don't remember
12 the year. I don't know. I haven't thought about
13 it.

14 Q. Would it have been sometime in the
15 mid-1980s?

16 A. Yes. Correct. Correct.

17 Q. Do you remember how much you paid for the
18 property?

19 A. No, sir.

20 Q. Did you purchase the property with your
21 husband?

22 A. Yes, sir.

23 Q. And did you-all lease the property to
24 somebody else? Did you run a business in the
25 property? What did you do with it?

1 A. We ran a car dealership.

2 Q. And how long did you run a car dealership
3 for?

4 A. 30 years. I mean, probably 30-some years.
5 He's been gone 24 years. He's been gone 24 years
6 and -- 20 years -- close to -- I don't know. 35 or
7 40 years. I don't -- I haven't looked up dates. I
8 haven't -- I didn't know what you were going to ask
9 me, so I don't know, but around that time.

10 Q. That's all right. If you don't know, "I
11 don't know," is a perfectly fine answer.

12 A. Okay. Okay.

13 Q. So it sounds like you and your husband
14 bought the property in the mid-1980s, right?

15 A. Yes, sir.

16 Q. And you and your husband ran a car
17 dealership in the property for several years?

18 A. Yes, sir.

19 Q. At some point, did -- did -- was the
20 dealership turned over to a tenant, somebody else to
21 run the business?

22 A. No. We ran the dealership. I was there,
23 you know, all the time.

24 Q. When did you stop running the dealership?

25 A. Oh, boy. When was that? About 2017. About

1 three years ago. 2017.

2 Q. And did somebody else take over the
3 dealership three years ago?

4 A. Yes, sir.

5 Q. And who was that?

6 A. Jones Chevrolet.

7 Q. Got it.

8 When you bought the property in 1984, how
9 many buildings were on-site?

10 A. The ones that are there now.

11 Q. Got it. Okay. And that would be -- is that
12 two buildings?

13 A. Yes, sir.

14 Q. At any time from 1980 -- from mid-1980s
15 through the present, have you replaced the roof on
16 either of those buildings?

17 A. Not to my knowledge.

18 MR. GRAVES: Tell them you -- it's
19 been -- one was resealed and one was replaced.

20 MR. GOLDAMMER: Sir, this is an
21 examination of --

22 MR. GRAVES: I'm sorry.

23 MR. GOLDAMMER: -- the insured. That's
24 all right. You're fine to stay and listen, but it's
25 her testimony here today.

1 MR. GRAVES: Okay. I got you. No
2 problem.

3 BY MR. GOLDAMMER:

4 Q. All right, ma'am. So I put up what is a
5 lease agreement, and there's a couple of extensions
6 on the screen, and this is with CCC Jones Motor
7 Holdings, LLC.

8 I take it that is who took over the
9 dealership?

10 A. Jones, yes. Uh-huh. Yeah. Jones Motor
11 Holdings, yes. Uh-huh.

12 Q. Okay. And in -- well, first off, do you
13 know who put this lease together, who wrote this
14 lease?

15 A. No, sir.

16 Q. In paragraph -- or on page 2,
17 Paragraph 5(a), it provides your lessee, your
18 tenant, is going to maintain property damage
19 insurance with at least \$300,000 in coverage.

20 Do you know if you ever received
21 certificates of insurance from your tenant for that
22 property damage insurance?

23 A. I hate to sound dumb. No, I don't know.

24 Q. It's not dumb. If you don't know the
25 answer, you don't know the answer.

1 Do you know who Jones used as their
2 insurance agent?

3 A. No, sir.

4 Q. In the 30-plus years that you owned the
5 property, do you ever remember replacing siding or
6 trim or soffits or fascia on the side of the
7 building?

8 A. No, sir. No memory of that -- to that.

9 Q. I made some requests last year related to
10 this lease and related to the insurance.

11 Do you -- did you ever go to your tenant in
12 response to those requests and ask for proof of the
13 insurance?

14 A. No, sir.

15 Q. In the 35-plus years that you owned the
16 property, do you ever remember replacing ceiling
17 tiles for the ceiling out in the shop area?

18 A. No, sir. I don't remember that.

19 Q. All right. My understanding is the property
20 was sold at the end of 2020; is that correct?

21 A. Yes, sir.

22 Q. For -- I think it was in December of 2020
23 for \$325,000; is that right?

24 A. Yes, sir. Yes, sir.

25 Q. And who was it sold to?

1 A. I'm trying to think. They're right down the
2 street. I don't know. Oh, I hate this. It was --

3 Q. It wasn't sold to the people who own -- it
4 wasn't sold to Jones Chevrolet, I take it?

5 A. No, sir, it was not. It was not, no.

6 Q. As part of that sale, did the buyer receive
7 an assignment of your insurance claim?

8 A. Don't know.

9 Q. Have you negotiated any type of agreement
10 with the buyers of the property as to how the
11 insurance proceeds would be handled?

12 A. I haven't negotiated with anyone. I don't
13 do any of that stuff.

14 Q. Who -- who was it that handled the
15 transaction?

16 A. My --

17 Q. Was there a lawyer involved to handle the
18 sale of the property?

19 A. Oh, it was the real estate agent. His name
20 is -- let me look in my phone here. I'm trying
21 to -- I'm trying to find it. I can't remember
22 names. I just can't remember names anymore. I'm
23 trying to find it. Why can't I find it? Contacts.
24 Winfred Allen. He took care of the sale.

25 Q. All right. But you're saying you're not

1 aware of there being any agreement with the buyer to
2 split any part of the insurance proceeds?

3 A. That's right.

4 Q. Got it.

5 A. I don't know anything about any agreement.
6 That's right.

7 Q. Okay. In the 35-plus years that you owned
8 the property, how many times do you remember there
9 being hailstorms at the property?

10 A. Several. Several times, yes.

11 Q. All the way back to the mid-1980s?

12 A. I don't remember.

13 Q. And when you say "several times," "several"
14 will mean different things to different people.

15 Does that mean more than five, more than 20?
16 What does it mean?

17 A. More than five.

18 Q. Okay. And is that more than five over the
19 35-plus-year period of time that you owned the
20 property, ma'am?

21 A. I just don't remember.

22 Q. Okay. Now, there was an initial claim
23 involving this property from -- I'm going to show
24 you a document. It's just taking a second to load.

25 There was an initial claim back in 2017.

1 Actually, 20- -- yeah, 2017. May of 2017.

2 Do you remember this claim?

3 A. No, sir.

4 Q. Do you remember filing a lawsuit as part of
5 a claim against Owners Insurance Company in 2017?

6 A. I don't remember. I never got involved in
7 any transactions. I don't remember.

8 Q. Okay. Well, this is a proof of loss dated
9 June 1st, 2018. And I'll zoom in for you, because I
10 can't figure out who signed it.

11 Do you know who signed this document for
12 you, ma'am?

13 A. I can't read the writing.

14 Q. Okay.

15 A. I can't read this writing. I don't know.

16 Q. Do you remember there being a hailstorm on
17 or around May 27, 2017, at the East End Drive
18 property?

19 A. No, sir. I don't remember anything like
20 that. I don't remember.

21 MR. GOLDAMMER: Okay. We'll mark this
22 as Exhibit 1.

23 (WHEREUPON, a document was marked as
24 Exhibit Number 1.)

25 //

1 BY MR. GOLDAMMER:

2 Q. And I know some of these questions may sound
3 repetitive given the answer to the last question you
4 gave, but you just told me you don't recall a
5 hailstorm in May of 2017, right?

6 A. I just don't recall, no.

7 Q. Okay. And so I -- I assume you don't
8 remember being out at the property during a
9 hailstorm in May of 2017; is that correct?

10 A. That's correct.

11 Q. And I take it that you don't have any
12 personal knowledge as to what damage, if any, may
13 have been caused to the buildings as a result of
14 that storm; is that correct?

15 A. That's correct.

16 Q. All right. Thank you, ma'am.

17 Were you aware that a lawsuit had been filed
18 over that claim?

19 A. No.

20 Q. All right.

21 A. I just never got involved in that stuff.

22 Q. All right.

23 This is a proof of loss from October 7,
24 2020. This will be Exhibit 2.

25 //

1 (WHEREUPON, a document was marked as
2 Exhibit Number 2.)

3 BY MR. GOLDAMMER:

4 Q. And this document, I believe, was signed by
5 Mr. William Griffin.

6 Do you see that?

7 A. Oh. Well, you can't read it.

8 Q. Okay. Well, that was actually going to be
9 my next question, was whether you were aware of
10 Mr. Griffin signing this document.

11 A. No, sir.

12 Q. Have you ever reviewed this document before?

13 A. Probably not, because I don't understand all
14 the small print. I leave everything up to my son.
15 He just -- since my husband passed away, he takes
16 care of everything for me.

17 Q. Yes, ma'am.

18 In this proof of loss, Mr. Griffin testifies
19 about a wind and hail event that occurred on or
20 around May 4, 2020.

21 Do you remember there being a wind and hail
22 event at the property on or around May 4, 2020?

23 A. Not aware of it.

24 Q. Are you able to testify as to any damage
25 that the property suffered as a result of a storm on

1 or around May 4, 2020?

2 A. I'm not aware of it. I'm just not aware of
3 any of this stuff. I just -- I just don't get
4 involved in anything. I leave everything up to my
5 son, and we weren't there in 2020.

6 Q. I'm sorry, ma'am. You broke up. What did
7 you say about not being there?

8 A. I just don't -- I'm not aware of anything.
9 And 2020 -- isn't that a few months ago?

10 Q. Yeah, that would -- yeah, that would have, I
11 guess, been about 10 months ago, yes, ma'am.

12 A. I'm just not aware of anything, as I stay
13 out there on the farm. He takes care of everything.
14 I just go to him for everything.

15 Q. Understood.

16 There -- the lease with Jones Chevrolet was
17 done in 2016.

18 From 2016 until you sold the property in
19 December of 2020, how often were you at the
20 property, ma'am?

21 A. I worked there for a while, but then --
22 well, I worked there for a while. It was every day
23 for a while, but when I retired, I stayed home and
24 stayed out of it.

25 Q. Just to kind of circle back and put a bow on

1 that, tell me if I'm wrong, but I think what you're
2 saying is that after the dealership was taken over
3 by Jones Chevrolet, you stayed on and worked for
4 Jones Chevrolet for some period of time?

5 A. A few weeks.

6 Q. So that would have been --

7 A. They didn't want me.

8 Q. Okay. That -- so that would have been a few
9 weeks during 2016? Does that sound right?

10 A. I guess. I didn't keep track of the dates.
11 I didn't keep track of the dates.

12 Q. Well, and what -- the only thing I base that
13 on was just the fact that the -- the lease with
14 Jones Chevrolet --

15 A. Uh-huh.

16 Q. -- is dated August 5 of 2016.

17 A. Right.

18 Q. And so I assumed you worked for Jones
19 Chevrolet for a few weeks during 2016.

20 Does that kind of refresh your memory?

21 A. Exactly, yes. Exactly, yes.

22 Q. And then after those few weeks of working
23 there, how much were you on-site after that?

24 A. Just to pick up the rent check.

25 Q. And was that monthly?

1 A. Yes.

2 Q. How far do you -- so they didn't mail the
3 rent check. You'd physically go down there and get
4 it?

5 A. Yes, sir.

6 Q. How far do you live from the dealership?

7 A. Ten miles.

8 Q. When you stopped by to pick up the rent
9 check, do you ever recall anybody from Jones
10 Chevrolet telling you about or complaining about
11 hail or storm damage?

12 A. Leaks.

13 Q. Okay. And were those leaks that went back
14 to 2016 and 2017, ma'am?

15 A. I don't know. I don't know. I just -- I --
16 I really don't know because I just turn everything
17 over to my son and I don't -- I don't know.

18 Q. Who do you remember at Jones Chevrolet
19 complaining about leaks?

20 A. I don't know. I can't remember. I don't
21 know.

22 Q. During the period -- I'm sorry. Did -- did
23 I cut somebody off?

24 A. No, you just cut off for a second.

25 Q. Got it. Okay.

1 During the period of time that you ran the
2 dealership, so up till 2016, do you remember there
3 being leaks in the building?

4 A. Yeah. There was some ice storm or something
5 like that and it leaked, yeah. Uh-huh.

6 Q. And do you recall how far back that was?

7 A. No, I do not.

8 Q. Do you know if that damage was repaired?

9 A. I -- I guess it was. I don't know.

10 Q. All right. And again, if the answer is, "I
11 don't know," "I don't know" is a perfectly fine
12 answer.

13 A. Okay.

14 Q. In the summer of 2020, July of 2020, Helping
15 Hands General Contractors put together this estimate
16 that I've got in front of you on your screen.

17 A. Okay.

18 Q. Prior to today, have you ever seen this
19 document before?

20 A. No, sir.

21 Q. And if I fast-forward through it and go to
22 the photographs, there's some photographs. For
23 example, page 32 of the document, there's some
24 indentations in the panelling.

25 Do you see that?

1 A. I do.

2 Q. Are you able to testify that that damage is
3 attributable to a May 2020 storm event?

4 A. No, sir. I don't know what happened. I
5 don't know what caused it.

6 Q. Okay. And again, like I said, if the answer
7 is you don't know, that's -- if that's the truth,
8 that's the right answer is what I always tell
9 people.

10 I've -- there's a lot of photographs. It's
11 because it's a 70-page document, but I've, you know,
12 jumped to page 34, and there's a note on this
13 photograph about hail splatter -- hail spatter. And
14 I'm happy to look at every photograph in here with
15 you, but if what you're going to tell me is that we
16 could look at all of them and you're not going to be
17 able to tell me what relates to a May 2020 storm and
18 what does not, then that will short-circuit this
19 process.

20 A. I have no way of knowing.

21 MR. GOLDAMMER: All right. We'll mark
22 this as Exhibit 3.

23 (WHEREUPON, a document was marked as
24 Exhibit Number 3.)

25 //

1 BY MR. GOLDAMMER:

2 Q. Was the decision to make a claim with Owners
3 Insurance Company for the 2020 storm, was that
4 something you came up with and decided to do or is
5 that something your son came up with?

6 A. Not me. I just leave all the business up to
7 him. Everything.

8 MR. GOLDAMMER: All right, ma'am. Well,
9 I told you I would be fast, and so we've been fast
10 here today. Like I told you at the beginning,
11 you'll get a chance to read and sign this. The
12 court reporter will send it to your lawyer, and then
13 you'll have 30 days to review it and make any
14 changes you would like to make and swear to those
15 under oath, all right?

16 THE WITNESS: Yes, sir.

17 MR. GOLDAMMER: Thank you very much for
18 your time here today.

19 FURTHER DEPONENT SAITH NOT

20 (Proceedings concluded at 9:51 a.m.)
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Lindsey Perry * Elite-Brentwood Reporting Services *

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E R R A T A P A G E

I, LOUISE GRAVES, having read the foregoing examination under oath, Pages 1 through 23, do hereby certify said testimony is a true and accurate transcript, with the following changes (if any):

PAGE	LINE	SHOULD HAVE BEEN
_____	_____	_____
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LOUISE GRAVES

Notary Public

My Commission Expires: _____

Reported by: Lindsey R. Perry, LCR, RPR, CRR, CSR
Lindsey Perry * Elite-Brentwood Reporting Services *

1 REPORTER'S CERTIFICATE

2 STATE OF TENNESSEE

3 COUNTY OF WILLIAMSON

4 I, LINDSEY R. PERRY, licensed court
5 reporter, with offices in Franklin, Tennessee,
6 hereby certify that I reported the foregoing
7 videoconference examination under oath of
8 LOUISE GRAVES by machine shorthand to the best of my
9 skills and abilities, and thereafter the same was
10 reduced to typewritten form by me.

11 I further certify I am not related to any of
12 the parties named herein nor related to their
13 counsel and have no interest, financial or
14 otherwise, in the outcome of the proceedings.

15 I further certify that in order for this document to
16 be considered a true and correct copy, it must bear
17 my original signature and that any unauthorized
18 reproduction in whole or in part and/or transfer of
19 this document is not authorized, will not be
20 considered authentic, and will be in violation of
21 Tennessee Code Annotated 3-914-104, Theft of
22 Services.

23 

24 LINDSEY R. PERRY, LCR, RPR, CRR, CSR
25 Licensed Court Reporter
Registered Professional Reporter
Certified Realtime Reporter
Certified Shorthand Reporter
State of Tennessee at Large

LCR #790 - Expires: 6/30/2022

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Lindsey Perry * Elite-Brentwood Reporting Services *

<hr/> Exhibits <hr/>	<hr/> 27 15:17 <hr/>	<hr/> administering 5:10 <hr/>	<hr/> C <hr/>
Ex 01 - Louise Graves 3:9 15:22,24	<hr/> 3 <hr/>	agent 12:2 13:19	called 5:16,25
Ex 02 - Louise Graves 3:11 16:24 17:2	3 22:22,24	agreement 11:5 13:9 14:1,5	car 9:1,2,16
Ex 03 - Louise Graves 3:13 22:22,24	30 6:16 9:4 23:13	Allen 13:24	care 13:24 17:16 18:13
<hr/> \$ <hr/>	30-plus 12:4	anymore 13:22	caused 16:13 22:5
\$300,000 11:19	30-some 9:4	approximately 5:7	CCC 11:6
\$325,000 12:23	32 21:23	area 12:17	ceiling 12:16,17
<hr/> 1 <hr/>	34 22:12	assignment 13:7	Central 5:7
1 15:22,24	35 9:6	assume 6:22 7:13 16:7	certificates 11:21
10 18:11	35-plus 12:15 14:7	assumed 19:18	chance 23:11
1980 10:14	35-plus-year 14:19	attributable 22:3	check 19:24 20:3, 9
1984 10:8	3523 8:3,4	August 19:16	Chevrolet 10:6 13:4 18:16 19:3,4, 14,19 20:10,18
1st 15:9	3525 8:2	aware 14:1 16:17 17:9,23 18:2,8,12	circle 18:25
<hr/> 2 <hr/>	37 8:11	<hr/> B <hr/>	claim 6:5 13:7 14:22,25 15:2,5 16:18 23:2
2 5:6 11:16 16:24 17:2	<hr/> 4 <hr/>	back 14:11,25 18:25 20:13 21:6	close 9:6
20 9:6 14:15	4 17:20,22 18:1	base 19:12	communicate 7:5
20- 15:1	40 9:7	beginning 23:10	communicating 7:18
2016 18:17,18 19:9,16,19 20:14 21:2	<hr/> 5 <hr/>	Ben 5:21	company 5:22 6:4 15:5 23:3
2017 9:25 10:1 14:25 15:1,5,17 16:5,9 20:14	5 19:16	bit 7:7	complaining 20:10,19
2018 15:9	5(a) 11:17	bought 9:14 10:8	concluded 23:20
2020 12:20,22 16:24 17:20,22 18:1,5,9,19 21:14 22:3,17 23:3	<hr/> 7 <hr/>	bow 18:25	Contacts 13:23
2021 5:6	7 16:23	boy 9:25	Contractors 21:15
24 9:5	70-page 22:11	broke 18:6	correct 6:10 8:16 12:20 16:9,10,14, 15
	790 5:5	building 12:7 21:3	counsel 6:9
	<hr/> 9 <hr/>	buildings 10:9, 12,16 16:13	couple 6:24 11:5
	9:23 5:7	business 8:11,24 9:21 23:6	court 5:4 6:12 7:24 23:12
	9:51 23:20	buyer 13:6 14:1	
	<hr/> A <hr/>	buyers 13:10	
	a.m. 5:7 23:20		

coverage 11:19

crucial 7:5

cut 20:23,24

D

damage 11:18,22
16:12 17:24 20:11
21:8 22:2

date 5:6

dated 15:8 19:16

dates 9:7 19:10,
11

day 18:22

days 6:16 23:13

dealership 9:1,2,
17,20,22,24 10:3
11:9 19:2 20:6
21:2

December 12:22
18:19

decided 23:4

decision 23:2

DEPONENT
23:19

deposition 6:18,
22

document 14:24
15:11,23 17:1,4,
10,12 21:19,23
22:11,23

Drive 8:2 15:17

duly 5:17

dumb 11:23,24

E

East 8:2 15:17

Elite-brentwood
5:5

end 6:12 8:2 12:20
15:17

estate 13:19

estimate 21:15

event 17:19,22
22:3

examination 5:8,
19 6:1,23 10:21

Exhibit 15:22,24
16:24 17:2 22:22,
24

explained 6:2

extensions 11:5

F

fact 19:13

farm 18:13

fascia 12:6

fast 5:23 23:9

fast-forward
21:21

figure 15:10

filed 16:17

filing 15:4

find 13:21,23

fine 9:11 10:24
21:11

front 21:16

G

gave 16:4

General 21:15

Goldammer 5:20,
21 8:5 10:20,23
11:3 15:21 16:1
17:3 22:21 23:1,8,
17

Good 5:3

Graves 5:8,15 8:3
10:18,22 11:1

Griffin 17:5,10,18

guess 18:11
19:10 21:9

H

habit 7:17

hail 17:19,21
20:11 22:13

hailstorm 15:16
16:5,9

hailstorms 14:9

handle 13:17

handled 13:11,14

Hands 21:15

happened 22:4

happy 22:14

hate 11:23 13:2

head 7:7

headshake 7:24

headshakes 7:18

hear 7:6

Helping 21:14

Holdings 11:7,11

home 18:23

huh-uh 7:19

husband 8:21
9:13,16 17:15

I

ice 21:4

imperative 7:9

indentations
21:24

initial 14:22,25

insurance 5:22
6:3,4 11:19,21,22
12:2,10,13 13:7,
11 14:2 15:5 23:3

insured 10:23

involved 13:17
15:6 16:21 18:4

involving 14:23

J

Jones 10:6 11:6,
10 12:1 13:4
18:16 19:3,4,14,
18 20:9,18

July 21:14

jumped 22:12

June 15:9

K

kind 7:7 18:25
19:20

knowing 22:20

knowledge 10:17
16:12

L

lawsuit 15:4
16:17

lawyer 6:1 13:17
23:12

LCR 5:5

leaked 21:5

leaks 20:12,13,19
21:3

lease 8:23 11:5,
13,14 12:10 18:16
19:13

leave 17:14 18:4
23:6

lessee 11:17

licensed 5:4

Lindsey 5:4

listen 10:24

live 20:6

LLC 11:7

load 14:24

long 9:2

looked 9:7

loss 15:8 16:23
17:18

lot 22:10

Louise 5:8,15

M

made 12:9

mail 20:2

maintain 11:18

make 6:15 7:10
23:2,13,14

March 5:6

mark 15:21 22:21

marked 15:23
17:1 22:23

means 6:2 7:2

memory 12:8
19:20

mid-1980s 8:15
9:14 10:14 14:11

miles 20:7

mind 6:25

monthly 19:25

months 18:9,11

morning 5:3

Motor 11:6,10

N

names 13:22

natural 7:17

negotiated 13:9,
12

no.' 7:21

note 22:12

notice 7:6

Number 15:24
17:2 22:24

O

oath 5:8,10 6:1,5,
23 7:1 23:15

objection 5:10,12

occurred 17:19

October 16:23

on-site 10:9 19:23

opportunity 6:15

owned 12:4,15
14:7,19

Owners 5:22 15:5
23:2

P

paid 8:17

panelling 21:24

paragraph 11:16,
17

part 13:6 14:2
15:4

parties 5:9

passed 17:15

people 7:17 13:3
14:14 22:9

perfectly 9:11
21:11

period 14:19 19:4
20:22 21:1

Perry 5:4

personal 16:12

phone 13:20

photograph
22:13,14

photographs
21:22 22:10

physically 20:3

pick 19:24 20:8

point 9:19

policy 6:3

present 10:15

pretty 5:23

print 17:14

Prior 21:18

problem 11:2

proceedings
23:20

proceeds 13:11
14:2

process 6:12
22:19

proof 12:12 15:8
16:23 17:18

property 8:1,9,18,
20,23,25 9:14,17
10:8 11:18,22
12:5,16,19 13:10,
18 14:8,9,20,23
15:18 16:8 17:22,
25 18:18,20

purchase 8:8,20

put 11:4,13 18:25
21:15

Q

question 7:8,12,
14 16:3 17:9

questions 5:20
6:4 16:2

R

ran 9:1,16,22 21:1

read 15:13,15
17:7 23:11

real 13:19

recall 16:4,6 20:9
21:6

receive 13:6

received 11:20

refresh 19:20

related 12:9,10

relates 22:17

remember 6:20
8:10,11,17 12:5,
16,18 13:21,22
14:8,12,21 15:2,4,
6,7,16,19,20 16:8
17:21 20:18,20
21:2

rent 19:24 20:3,8

repaired 21:8

repetitive 16:3

replaced 10:15,
19

replacing 12:5,16

reporter 5:3,4
6:13 7:24 23:12

Reporting 5:5

represent 5:22

represented 6:8

requests 12:9,12

resealed 10:19

response 12:12

result 16:13 17:25

retired 18:23

review 6:15 23:13

reviewed 17:12

roof 10:15

rude 7:23

run 8:24 9:2,21

running 9:24

S

SAITH 23:19

sale 13:6,18,24

screen 11:6 21:16

send 23:12

sense 7:10

Services 5:5

shop 12:17

short-circuit
22:18

show 14:23

side 12:6

siding 12:5

sign 23:11

signed 15:10,11
17:4

signing 17:10

sir 6:17 7:11 8:7,
19,22 9:15,18
10:4,13,20 11:15
12:3,8,14,18,21,
24 13:5 15:3,19
17:11 20:5 21:20
22:4 23:16

small 17:14

soffits 12:6

sold 12:20,25
13:3,4 18:18

son 17:14 18:5
20:17 23:5

Songstad 6:9

sound 11:23 16:2
19:9

sounds 9:13

spatter 22:13

splatter 22:13

split 14:2

state 5:11

stay 10:24 18:12

stayed 18:23,24
19:3

stop 7:15 9:24

stopped 20:8

storm 16:14 17:25
20:11 21:4 22:3,
17 23:3

street 13:2

stuff 13:13 16:21
18:3

submitted 6:5

suffered 17:25

summer 21:14

swear 23:14

sworn 5:17

T

takes 17:15 18:13

taking 14:24

talk 8:1

telling 20:10

Ten 20:7

tenant 9:20 11:18,
21 12:11

testified 5:17

testifies 17:18

testify 17:24 22:2

testimony 10:25

thing 7:3 19:12

things 6:24 14:14

thought 8:12

tiles 12:17

till 21:2

time 5:7,9,24 9:9,
23 10:14 14:19
19:4 21:1 23:18

times 14:8,10,13

today 5:23,25 6:9
7:1 8:2 10:25
21:18 23:10,18

Today's 5:6

token 7:14

told 16:4 23:9,10

track 19:10,11

transaction
13:15

transactions
15:7

transcript 6:15

trim 12:6

trouble 7:8

truth 7:2 22:7

turn 20:16

turned 9:20

turning 7:7

type 6:13 7:24
13:9

U

uh-huh 7:18 8:7
11:10,11 19:15
21:5

understand 6:6
7:8,14,15,25
17:13

understanding
12:19

understood 7:13
18:15

V

videoconference
5:11

W

weeks 19:5,9,19,
22

William 17:5

wind 17:19,21

Winfred 13:24

word 6:21

worked 18:21,22
19:3,18

working 19:22

writing 15:13,15

wrong 19:1

wrote 11:13

Y

year 8:10,12 12:9

years 8:11 9:4,5,
6,7,17 10:1,3
12:4,15 14:7

yes,' 7:20

you-all 8:23

Z

zoom 15:9